



STATE OF WEST VIRGINIA  
OFFICE OF THE ATTORNEY GENERAL  
DARRELL V. MCGRAW, JR.  
CONSUMER PROTECTION DIVISION  
1-800-368-8808 or 304-558-8986

# Press Release

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## FOR IMMEDIATE RELEASE

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### **Attorney General Announces Credit Car Comes To Lewis County Senior Center**

West Virginia Attorney General Darrell McGraw announces the popular 'Credit Car' will make a stop in Weston on March 14, 2007 at the Lewis County Senior Center. The 'Credit Car' toured the state in January assisting consumers in accessing their credit reports and providing advice for those consumers with errors. Previous stops in Weirton, Morgantown, Parkersburg, Beckley, Princeton, Charleston, and finally, Martinsburg proved to be successful and well received by the local communities.

"More than 80% of all credit reports contain at least one error. Just one error on a credit report can cause an individual to be denied an application for a loan or credit," McGraw said. "That is why we are working to assist people with getting copies of their credit report and helping them to understand what it means. As well, consumers need to know what to do in the event they find an error. This is one of the most valuable services we can offer consumers. Last year, our office received over 2,000 complaints regarding credit matters."

Under the federal Fair Credit Reporting Act (FCRA) individuals have the right to obtain free copies of their credit report from the three major credit reporting agencies (CRAs) – Trans Union, Experian, and Equifax – each year. There is often confusion over various groups offering "free" credit reports, which, unknown to the customer, have certain requirements or costs. Attorney General Darrell McGraw wishes to help consumers navigate through the misleading offers and misinformation.

"Most people don't realize there is only one website that is authorized to provide free credit reports with no strings attached, which is [www.annualcreditreport.com](http://www.annualcreditreport.com)," McGraw continued, "From there, you can get copies of your credit report from all three of the major credit reporting agencies." Information on how to receive your credit report or in need of assistance in correcting errors can call Attorney General Darrell McGraw's Consumer Hotline at 1-800-368-8808.

"You owe it to yourself to check your credit report every year. Even better, check one of your three credit reports every four months to monitor your credit on a regular basis," McGraw said. "Many people don't realize they have been the victim of identity fraud or a reporting error until it is too late. Be proactive. It can mean the difference between getting a good interest rate on a home or car loan and being denied a loan altogether. It can even cost you the job you're trying to get."

Plans to bring the service to more communities across the state are in the works. As well, any communities or groups interested in having the 'Credit Car' in their area or at an event are invited to contact Amy Saunders, Consumer Coordinator for the Office of the Attorney General, at (304) 558-2021.

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